

MACINTOSH SERIES

StripWare™

THE FINANCIAL ADVISOR

Clark Fishback, Ted Reindal,
Chuck Pilgrim, Jim Riley

Contains three financial models for Multiplan™:

- Assets
- Liabilities
- Net Worth



Package is not returnable if plastic wrap is cut or removed.

Softstrip™
COMPUTER-READABLE PRINT

- Contains three professional Multiplan worksheets.
- Helps keep track of all your assets.
- **LIABILITIES** monitors the state of your financial health.
- Use financial planning to total-up your **NET WORTH**.

Cauzin © 1993

CAUZIN SYSTEMS, INC.
835 SOUTH MAIN STREET, WATERBURY, CT 06706

StripWareTM

THE FINANCIAL ADVISOR

Clark Fishback, Ted Reindal,
Chuck Pilgrim, Jim Riley

Contains three financial models for MultiplanTM:

- Assets
- Liabilities
- Net Worth



Package is not returnable if plastic wrap is cut or removed.

Reprinted with permission of Hayden Book Company.

The Financial Advisor is a copyright of Expert Systems, Inc.

Microsoft and Multiplan are registered trademarks of Microsoft Corporation.

Macintosh is a registered trademark of Macintosh Laboratories, Inc., and is licensed to Apple Computer, Inc.

Apple and The Finder are registered trademarks of Apple Computer, Inc.

StripWare and Softstrip are registered trademarks of Cauzin Systems, Inc.

Welcome to The Cauzin Family

Welcome to the world of data strips. You now own a piece of a revolutionary technological advancement that bridges the gap between print and electronic media more quickly and easily than ever before.

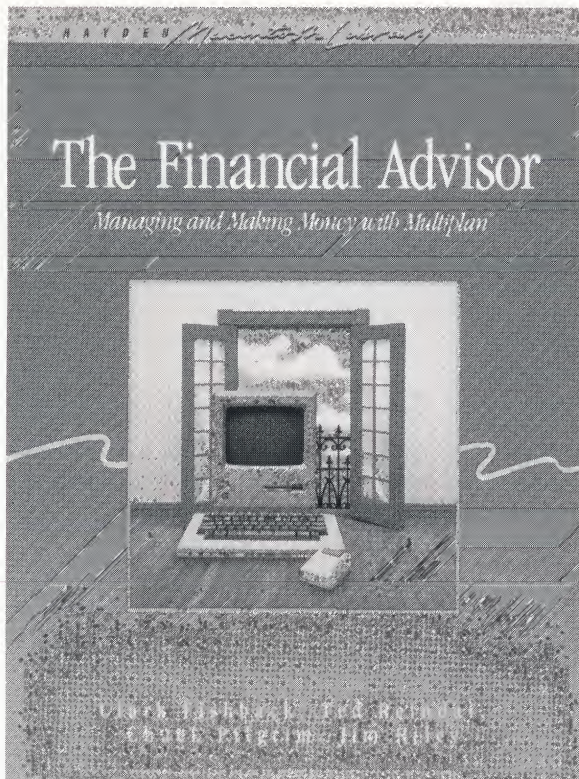
Each data strip package contains selected highlights from among the best software that publisher has to offer.

We at Cauzin, hope you'll enjoy this software package, and believe you'll find data strips to be very practical and useful.

Your comments and ideas on this package or any additional applications you'd like to suggest, would be greatly appreciated. Please send your comments or remarks to:

Cauzin Publishing
835 South Main Street
Waterbury, Conn. 06706

© 1986



HAYDEN BOOK COMPANY is a world leader in electronic and computer publishing. In its twenty-five years, Hayden has earned a fine reputation for quality programming and applications titles that are used in homes, businesses, and schools. From introductory books and training products to handbooks for engineers and experienced users, Hayden has met the needs of a wide audience of microcomputer enthusiasts with unqualified success. We are proud to be a participant in the Cauzin Systems Softstrip™ Program.

THE FINANCIAL ADVISOR

by Clark Fishback, Ted Reindal, Chuck Pilgrim, and Jim Riley

If you were to sell your home, car, and all other possessions for cash and pay off all your bills, you would know exactly what you're worth. However, you probably wouldn't do this just to determine your net worth.

Personal financial statements are designed to simulate the conversion of all your assets to cash, the payment of your debts from your assets, and the calculation of the difference, which is your net worth. Knowing this dollar amount, and being able to substantiate it, can be important when applying for credit or loans.

Tracking your assets is also important to determine your insurance needs. If you insured your record collection and hi-fi system but forgot your Rembrandt, you could be in for a shock. So, regularly update your personal financial statements.

The professional worksheets included here are for Microsoft Multiplan (version 1.01 or higher) on the Macintosh computer. They are designed for easy use and immediate application. Each formatted worksheet is ready for you to use or modify to match your needs.

These personal financial statements are important in determining whether you are meeting the financial goals you have set for yourself. They can also be useful for your accountant, lawyer, financial planner, insurance broker, or investment counselor. The better you define your situation, the better your chances of attaining your financial goals.

TRACKING YOUR ASSETS

The ASSETS worksheet has 12 screens. The first is labeled "Summary of Assets," and summarizes all the others. The other screens keep track of:

1. Stocks
2. Bonds
3. Real estate
4. Life insurance, pension, retirement plans
5. Automobiles, machinery, tools
6. Household furnishings (five screens)
7. Miscellaneous (three screens)

Each screen lets you enter type of asset, purchase date and price, manufacturer, and current price. Because information from the ASSETS worksheet is transferred to the NET WORTH worksheet, be sure to save your ASSETS worksheet before you generate a statement of net worth.

File Edit Select Format Options Calculate	
R11C5	=SUM(R1:-R1:-21)
ASSETS	
SUMMARY OF ASSETS	
Stocks	\$30700.00
Bonds	\$10000.00
Total of Stocks and Bonds ..	\$40700.00
Real Estate	\$90000.00
Cash Val. Life Ins./Pension ..	\$75000.00
Autos, Machinery and Tools ..	\$6200.00
Household Furnishings	\$16000.00
Miscellaneous Assets	\$175000.00
Total Value of Assets	\$402900.00
Page down using the Mouse to view Asset inventories.	

You need to set up your ASSETS worksheet only once. To update it, you can add or delete items at any time using the regular Multiplan commands. Move from screen to screen by clicking on the vertical scroll bar.

When you are finished entering information, click on Calculate Now from the Calculate menu. A summary of all your assets will be at the top of the worksheet. Save the completed worksheet by selecting Save from the File menu.

MONITOR YOUR LIABILITIES

The LIABILITIES worksheet keeps track of current liabilities, which is only one aspect of your total financial picture. When this information on debts is transferred to the NET WORTH worksheet, liabilities are subtracted from assets to determine your current net worth.

This worksheet has five screens. The first, labeled "Summary of Liabilities," summarizes information entered in successive screens. The other four screens are:

1. Mortgages and loans
2. Credit cards
3. Accounts payable
4. Miscellaneous

The LIABILITIES screens monitor credit and creditors, account numbers, payments, and balances. Because information from the LIABILITIES worksheet is transferred to the NET WORTH worksheet, the LIABILITIES worksheet must be saved in order to generate a statement of net worth.

File Edit Select Format Options Calculate	
R11C5	=SUM(Liab)
Liabilities	
SUMMARY OF LIABILITIES	
Mortgages and Loans	\$45000.00
Credit Cards	\$1500.00
Accounts Payable	\$0.00
Miscellaneous Liabilities	\$0.00
Total Liabilities	\$46500.00
Page down using the Mouse to view Liability inventories.	

Entering information is similar to using the ASSETS worksheet. You set it up once, then add to, or subtract from, your liabilities as they increase or decrease. Move between the pages by using the vertical arrows.

TOTALING YOUR NET WORTH

The NET WORTH worksheet consolidates information from your ASSETS and LIABILITIES worksheets. This report is called a statement of net worth—your financial health at the time it was developed.

The only entries needed on the NET WORTH worksheet are balances for checking and savings accounts, cash, and any income received after the ASSETS and LIABILITIES worksheets were completed.

Note that your assets and liabilities are taken from the ASSETS and LIABILITIES worksheets. The many pages of those worksheets are summarized and the bottom of the NET WORTH statement shows total assets, liabilities, and net worth.

File Edit Select Format Options Calculate	
R11C5	=SUM(cash)
Net Worth	
STATEMENT OF NET WORTH: CASH ACCOUNTS	
Cash Account Balances	
Checking Account Balance(s)	\$400.00
Cash Balance	\$50.00
Savings Account Balances	\$1000.00
Other Cash Account Balances	\$5000.00
Total of Cash Accounts	\$6450.00
Accounts Receivable	\$0.00
Page down to view the Statement of Net Worth.	

The first screen of the NET WORTH worksheet is used to enter information concerning assets accrued since the last time you updated your ASSETS worksheet. Since most net worth information has already been transferred from the other two worksheets, you need enter only a few items.

HELPFUL HINTS

- Consolidate your information before entering data.
- If an item doesn't fit a standard category, place it under miscellaneous.
- Remember to save the ASSETS and LIABILITIES worksheets in order to pass the information to the NET WORTH worksheet.
- Enter identification numbers of major household items for insurance purposes.
- Return to the summary screen when saving a worksheet to ensure it will be loaded there the next time it is used.



CAUZIN'S CORNER . . .

and now for something slightly different

These templates use all of the regular Multiplan commands, so you can easily modify them to suit your own financial situation. When you first use them, you'll find they are empty of data although the formulas are in place. Enter your data as you would in a model of your own design.

You may decide to modify the worksheets or get a printout of the formulas. Since each worksheet is protected, you'll have to open it up before you can make any changes. Select Unprotect Document from the Options menu. Dotted lines appear on the worksheet only when it is unprotected.

Study a printout of the formulas that go into these models to learn more about using Multiplan. By selecting Show Formulas from the Options menu, the worksheet gives you the formulas for each cell rather than the values. The column width is automatically expanded to show more of the cells' contents. If needed, change the width by selecting a range of columns and using the Column Width option of the Format menu. Send the formulas to your printer with Print from the File menu.

As your possessions and portfolios grow, you may need to add new rows to your model. If you add rows at the very bottom of a category, you'll have to correct the SUM formulas to include the new rows. However, if you add rows within the block of rows, the SUM formulas are automatically updated.

The steps below show how to add rows to the Stock page of the ASSETS worksheet. Follow these techniques for any category in ASSETS or LIABILITIES:

- Select a block of rows, six columns wide, that contains the formats and formulas you want to use (from R20C1 to R29C6.)
 - Select Copy from the Edit menu.
 - Select one row, six columns wide, where you want to insert the new rows (R27C1 to R27C6.)
 - Select Paste from the Edit menu.
 - Select "Shift Cells Down" and click on OK.
- The rows will be added with all formulas intact, and the SUM functions will be updated to include the new range.



Reading ASSETS

These data strips contain the ASSETS worksheet for Microsoft Multiplan (version 1.01 or higher) for the Macintosh. We've numbered each data strip in the order it must be read into your computer.

After you've read in the strips, the file will be on your data disk. From the Finder, double click on the ASSETS icon. If Multiplan is also available, the file will be opened and run. From within Multiplan, choose Open from the File menu, select ASSETS, and click the Open button.

ASSETS
by Clark Fishback, Ted Reindal,
Chuck Pilgrim, Jim Riley
The Financial Advisor
Hayden Book Company
Copyright© 1985 by the authors.
All rights reserved.

ASSETS
 by Clark Fishback, Ted Reindal,
 Chuck Pilgrim, Jim Riley
 The Financial Advisor
 Hayden Book Company
 Copyright© 1985 by the authors.
 All rights reserved.

ASSETS

1	
2	
3	
4	
5	
6	
7	
8	
9	
10	
11	
12	
13	
14	
15	
16	=IF(newsheet,copyright,msg1)
17	STOCKS
18	Stock Name
19	
20	
21	
22	
23	
24	
25	
26	
27	
28	
29	
30	
31	
32	Total Current Value of Items Listed on This P
33	BONDS
34	Bond Name
35	
36	
37	
38	
39	

40	
41	
42	
43	
44	
45	
46	
47	
48	Total Value of Items Listed on This Page . .
49	REAL ESTATE
50	Property Description
51	
52	
53	
54	
55	
56	
57	
58	
59	
60	
61	
62	
63	
64	Total Value of Items Listed on This Page . .
65	CASH VALUE LIFE INSURANCE AND PENSIONS
66	Description
67	
68	Pension(s)
69	Retirement Plan(s)
70	
71	
72	
73	
74	
75	
76	
77	
78	

79	
80	Total Value of Items Listed on This Page . .
81	AUTOMOBILES, MACHINERY, AND TOOLS
82	Make
83	
84	
85	
86	
87	
88	
89	
90	

94	
95	
96	Total Value of Items Listed on This Page . .
97	HOUSEHOLD FURNISHINGS
98	Description
99	
100	
101	
102	
103	
104	
105	
106	
107	
108	
109	
110	
111	
112	Total Value of Items Listed on This Page . .
113	HOUSEHOLD FURNISHINGS
114	Description
115	
116	
117	

126	
127	
128	Total Value of Items Listed on This Page . .
129	HOUSEHOLD FURNISHINGS
130	Description
131	
132	
133	
134	
135	
136	
137	
138	
139	
140	
141	
142	
143	
144	Total Value of Items Listed on This Page . .
145	HOUSEHOLD FURNISHINGS
146	Description
147	
148	
149	
150	
151	

157	
158	
159	Total Value of Items Listed on This Page . .
160	Total Value of Household Furnishings
161	MISCELLANEOUS ASSETS
162	Description
163	
164	
165	
166	
167	
168	
169	
170	
171	
172	
173	
174	
175	
176	Total Value of Items Listed on This Page . .
177	MISCELLANEOUS ASSETS
178	Description
179	
180	
181	
182	
183	
184	
185	
186	
187	
188	
189	
190	
191	Total Value of Items Listed on This Page . .
192	Total Value of Miscellaneous Items
193	
194	=stbnds+total=0
195	="

196	
197	Page down using the Mouse to vie
198	
199	

R15C5		=SUM(R[-8]:R[-2])			
ASSETS					
STOCKS		Purch	PAGE 1		
Stock Name	Date	# Shares	Purch Price	Curr. Price	Curr. Value
Apple	Jan 79	100	\$67.00	\$129.00	\$12900.00
Ford	Jan 81	100	\$24.00	\$68.00	\$6800.00
AMEX	Mar 86	500	\$18.00	\$22.00	\$11000.00
		0	\$0.00	\$0.00	\$0.00
		0	\$0.00	\$0.00	\$0.00
		0	\$0.00	\$0.00	\$0.00
		0	\$0.00	\$0.00	\$0.00
		0	\$0.00	\$0.00	\$0.00
		0	\$0.00	\$0.00	\$0.00
		0	\$0.00	\$0.00	\$0.00
		0	\$0.00	\$0.00	\$0.00
		0	\$0.00	\$0.00	\$0.00
Total Current Value of Items Listed on This Page					\$30700.00

2	
1	
2	SUMMARY OF ASSETS
3	
4	Stocks
5	Bonds
6	=REPT("-",43)
7	Total of Stocks and Bonds
8	
9	Real Estate
10	Cash Val. Life Ins./Pension
11	Autos, Machinery and Tools
12	Household Furnishings
13	Miscellaneous Assets
14	=REPT("-",43)
15	Total Value of Assets
16	
17	Purch
18	Date
19	
20	
21	
22	
23	
24	
25	
26	
27	
28	
29	
30	
31	
32	
33	Mat.
34	Date
35	

2	
118	
119	
120	
121	
122	
123	
124	
125	
126	
127	
128	
129	
130	Mfg
131	
132	
133	
134	
135	
136	
137	
138	
139	
140	
141	
142	
143	
144	
145	
146	Mfg
147	
148	
149	
150	
151	
152	
153	
154	
155	
156	

2	
79	
80	
81	
82	Model
83	
84	
85	
86	
87	
88	
89	
90	
91	
92	
93	
94	
95	
96	
97	
98	Mfg
99	
100	
101	
102	
103	
104	
105	
106	
107	
108	
109	
110	
111	
112	
113	
114	Mfg
115	
116	
117	

169	
170	
171	
172	
173	
174	
175	
176	
177	
178	
179	
180	
181	
182	
183	
184	
185	
186	
187	
188	
189	
190	
191	
192	
193	
194	
195	**

2	
196	**
197	
198	
199	
200	
201	
202	

3	
1	
2	
17	
18	# Shares
19	
20	0
21	0
22	0
23	0
24	0
25	0
26	0
27	0
28	0
29	0
30	0
31	
32	
33	
34	Type
35	
36	
37	
38	
39	

65	
66	Ins. Co.
67	
68	

3	
79	
80	
81	
82	Year
83	
84	
85	
86	
87	
88	
89	
90	
91	
92	
93	
94	
95	
96	
97	
98	Model
99	
100	
101	
102	
103	
104	
105	
106	
107	
108	
109	
110	
111	
112	
113	
114	Model
115	
116	
117	

128	
129	
130	Model
131	
132	
133	
134	
135	
136	
137	
138	
139	
140	
141	
142	
143	
144	
145	
146	Model
147	

4	
1	
2	
18	Purch Price
19	
20	0
21	0
22	0
23	0
24	0
25	0
26	0
27	0
28	0
29	0
30	0
31	
32	
33	
34	Coupon Rate
35	
36	0
37	0
38	0
39	0

4	
40	0
41	0
42	0
43	0
44	0
45	0
46	0
47	
48	
49	
50	Mortgage Val.
51	
52	0
53	0
54	0
55	0
56	0
57	0
58	0
59	0
60	0
61	0
62	0
63	
64	
65	
66	Policy #
67	

4	
79	
80	
81	
82	Ident. #
83	
97	
98	Serial #
99	
100	
113	
114	Serial #
115	
116	
117	

128	
129	
130	Serial #
131	
144	
145	
146	Serial #
147	
148	
149	
160	
161	
162	Serial #
163	
164	
165	
177	
178	Serial #
179	
180	

5	
1	
3	
4	=stocks
5	=bonds
6	
7	=R[-3]+R[-2]
8	
9	=real
10	=ins
11	=auto
12	=furn
13	=other
14	
15	=SUM(R[-8]:R[-2])
16	
17	
18	Curr. Price
19	
20	0
21	0
22	0
23	0
24	0
25	0
26	0
27	0
28	0
29	0
30	0
31	0
32	0
33	
34	Face Value
35	
36	0
37	0
38	0
39	0

6	
40	0
41	0
42	0
43	0
44	0
45	0
46	0
47	
48	=SUM(R[-2]:C[R[-12]]C)
49	
50	Market Val.
51	
52	0
53	0
54	0
55	0
56	0
57	0
58	0
59	0
60	0
61	0
62	0
63	
64	=SUM(R[-2]:C[R[-12]]C)
65	
66	Face Value
67	
68	0
69	0
70	0
71	0
72	0
73	0
74	0
75	0
76	0
77	0
78	0

5	
79	
80	=SUM(R[-2]:C[R[-12]]C)
81	
82	Purch Price
83	
84	0
85	0
86	0
87	0
88	0
89	0
90	0
91	0
92	0
93	0
94	0
95	
96	=SUM(R[-2]:C[R[-12]]C)
97	

98	Purch Price
99	
100	0
101	0
102	0
103	0
104	0
105	0
106	0
107	0
108	0
109	0
110	0
111	
112	=SUM(R[-2]:C[R[-12]]C)
113	
114	Purch Price
115	
116	0
117	0

5	
118	0
119	0
120	0
121	0
122	0
123	0
124	0
125	0
126	0
127	
128	=SUM(R[-2]:C[R[-12]]C)
129	
130	Purch Price
131	
132	0
133	0
134	0
135	0
136	0
137	0
138	0
139	0
140	0
141	0
142	0
143	
144	=SUM(R[-2]:C[R[-12]]C)
145	
146	Purch Price
147	
148	0
149	0
150	0
151	0
152	0
153	0
154	0
155	0
156	0

157	0
158	
159	=SUM(R[-2]:C[R[-12]]C)
160	=SUM(R[-1]:C+R[-16]:C+R[-32]:C+R[-48]:C)
161	
162	Purch Price
163	
164	0
165	0
166	0
167	0
168	0
169	0
170	0
171	0
172	0
173	0
174	0
175	
176	=SUM(R[-2]:C[R[-12]]C)
177	
178	Purch Price
179	
180	0
181	0
182	0
183	0
184	0
185	0
186	0
187	0
188	0
189	0
190	
191	=SUM(R[-2]:C[R[-12]]C)
192	=R[-16]+R[-1]
193	
194	
195	

6	
1	SUMMARY
17	PAGE 1
18	Curr. Value
19	
20	=RC[-3]*RC[-1]
21	=RC[-3]*RC[-1]
22	=RC[-3]*RC[-1]
23	=RC[-3]*RC[-1]
24	=RC[-3]*RC[-1]
25	=RC[-3]*RC[-1]
26	=RC[-3]*RC[-1]
27	=RC[-3]*RC[-1]
28	=RC[-3]*RC[-1]
29	=RC[-3]*RC[-1]
30	=RC[-3]*RC[-1]
31	
32	=SUM(R[-2]:C[R[-12]]C)
33	PAGE 2
34	Market Value
35	
36	0
37	0
38	0
39	0

40	0
41	0
42	0
43	0
44	0
45	0
46	0
47	
48	=SUM(R[-2]:C[R[-12]]C)
49	PAGE 3
50	Equity
51	
52	0
53	0
54	0
55	0
56	0
57	0
58	0
59	0
60	0
61	0
62	0
63	
64	=SUM(R[-2]:C[R[-12]]C)
65	PAGE 4
66	Cash Value
67	
68	0
69	0
70	0
71	0
72	0
73	0
74	0
75	0
76	0
77	0
78	0

6	
79	
80	=SUM(R[-2]:C[R[-12]]C)
81	PAGE 5
82	Current Value
83	
84	0
85	0
86	0
87	0
88	0
89	0
90	0
91	0
92	0
93	0
94	0
95	
96	=SUM(R[-2]:C[R[-12]]C)
97	PAGE 6
98	Current Value
99	
100	0
101	0
102	0
103	0
104	0
105	0
106	0
107	0
108	0
109	0
110	0

111	=SUM(R[-2]:C[R[-12]]C)
112	PAGE 7
113	Current Value
114	
115	0
116	0
117	0
118	0
119	0
120	0
121	0
122	0
123	0
124	0
125	0
126	0
127	
128	=SUM(R[-2]:C[R[-12]]C)
129	PAGE 8
130	Current Value
131	
132	0
133	0
134	0
135	0
136	0
137	0
138	0
139	0
140	0
141	0
142	0
143	
144	=SUM(R[-2]:C[R[-12]]C)
145	PAGE 9
146	Current Value
147	
148	0
149	0
150	0
151	0
152	0
153	0
154	0
155	0
156	0

6	
157	0
158	
159	=SUM(R[-2]:C[R[-12]]C)
160	=SUM(R[-1]:C+R[-16]:C+R[-32]:C+R[-48]:C)
161	PAGE 10
162	Current Value
163	
164	0
165	0
166	0
167	0
168	0
169	0
170	0
171	0
172	0
173	0
174	0
175	
176	=SUM(R[-2]:C[R[-12]]C)
177	PAGE 11
178	Current Value
179	
180	0
181	0
182	0
183	0
184	0
185	0
186	0
187	0
188	0
189	0
190	
191	=SUM(R[-2]:C[R[-12]]C)
192	=R[-16]+R[-1]
193	
194	
195	

Reading LIABILITIES

These data strips contain the LIABILITIES worksheet for Microsoft Multiplan (version 1.01 or higher) on the Macintosh. We've numbered each data strip in the order it must be read into your computer.

After you've read in the strips, the file will be on your data disk. From the Finder, double click on the LIABILITIES icon. If Multiplan is also available, the file will be opened and run. From within Multiplan, choose Open from the File menu, select LIABILITIES, and click the Open button.

2

1

LIABILITIES
by Clark Fishback, Ted Reindal,
Chuck Pilgrim, Jim Riley
The Financial Advisor
Hayden Book Company
Copyright© 1985 by the authors.
All rights reserved.

LIABILITIES

1	
2	
14	
15	=IF(newsheel,copyright," Page do
16	

17	MORTGAGES AND LOANS
18	Description
19	
31	
32	Total Current Liabilities on this Page
33	CREDIT CARDS
34	Creditor
35	
47	
48	Total Current Liabilities on this Page
49	ACCOUNTS PAYABLE
50	Creditor
51	
52	
53	
54	
55	

63	
64	Total Current Liabilities on this Page
65	MISCELLANEOUS LIABILITIES
66	Creditor
67	
68	
69	
70	
71	
72	
73	
74	
75	
76	
77	
78	
79	
80	Total Current Liabilities on this Page
81	=**
82	=totliab=0
83	
84	
85	
86	
87	
88	
89	
90	
91	
92	
93	
94	

1	
2	
3	
4	SUMMARY OF LIABILITIES
5	
6	Mortgages and Loans
7	Credit Cards
8	Accounts Payable
9	Miscellaneous Liabilities
10	
11	Total Liabilities
12	
13	
14	
15	
16	

17	
18	Creditor
19	
33	
34	Account Number
35	
36	
46	
47	
48	
49	
50	Account Number
51	
52	
53	
54	
55	

56	
57	
58	
59	
60	
61	
62	
63	
64	
65	
66	Account Number
67	
68	

17	
18	Loan #
19	
20	
21	
22	
23	
24	
25	
26	
27	
28	
29	
30	
31	
32	
33	
34	
35	
36	
37	
38	
39	
40	
41	
42	
43	
44	
45	
46	
47	
48	
49	
50	
51	
52	
53	
54	
55	

17	
18	Payment
19	
20	0
21	0
22	0
23	0
24	0
25	0
26	0
27	0
28	0
29	0
30	0
31	
32	
33	
34	Initial Debt Amount Current Bal.
35	
36	
37	
38	
39	
40	
41	
42	
43	
44	
45	
46	
47	
48	
49	
50	Initial Debt Amount Current Bal.
51	
52	
53	
54	
55	

File Edit Select Format Options Calculate					
R11C5		=SUM(liab)			
Liabilities					
MORTGAGES AND LOANS					Page 1
Description	Creditor	Loan #	Payment	Market Value	Current Bal.
Home	FirstSt Bnk	543334	\$395.00	\$90000.00	\$45000.00
			\$0.00	\$0.00	\$0.00
			\$0.00	\$0.00	\$0.00
			\$0.00	\$0.00	\$0.00
			\$0.00	\$0.00	\$0.00
			\$0.00	\$0.00	\$0.00
			\$0.00	\$0.00	\$0.00
			\$0.00	\$0.00	\$0.00
			\$0.00	\$0.00	\$0.00
			\$0.00	\$0.00	\$0.00
			\$0.00	\$0.00	\$0.00
			\$0.00	\$0.00	\$0.00
Total Current Liabilities on this Page				\$90000.00	\$45000.00

4	
56	
57	
58	
59	
60	
61	
62	
63	
64	
65	
66	Initial Debt Amount
67	Current Bal.
68	
69	
70	
71	

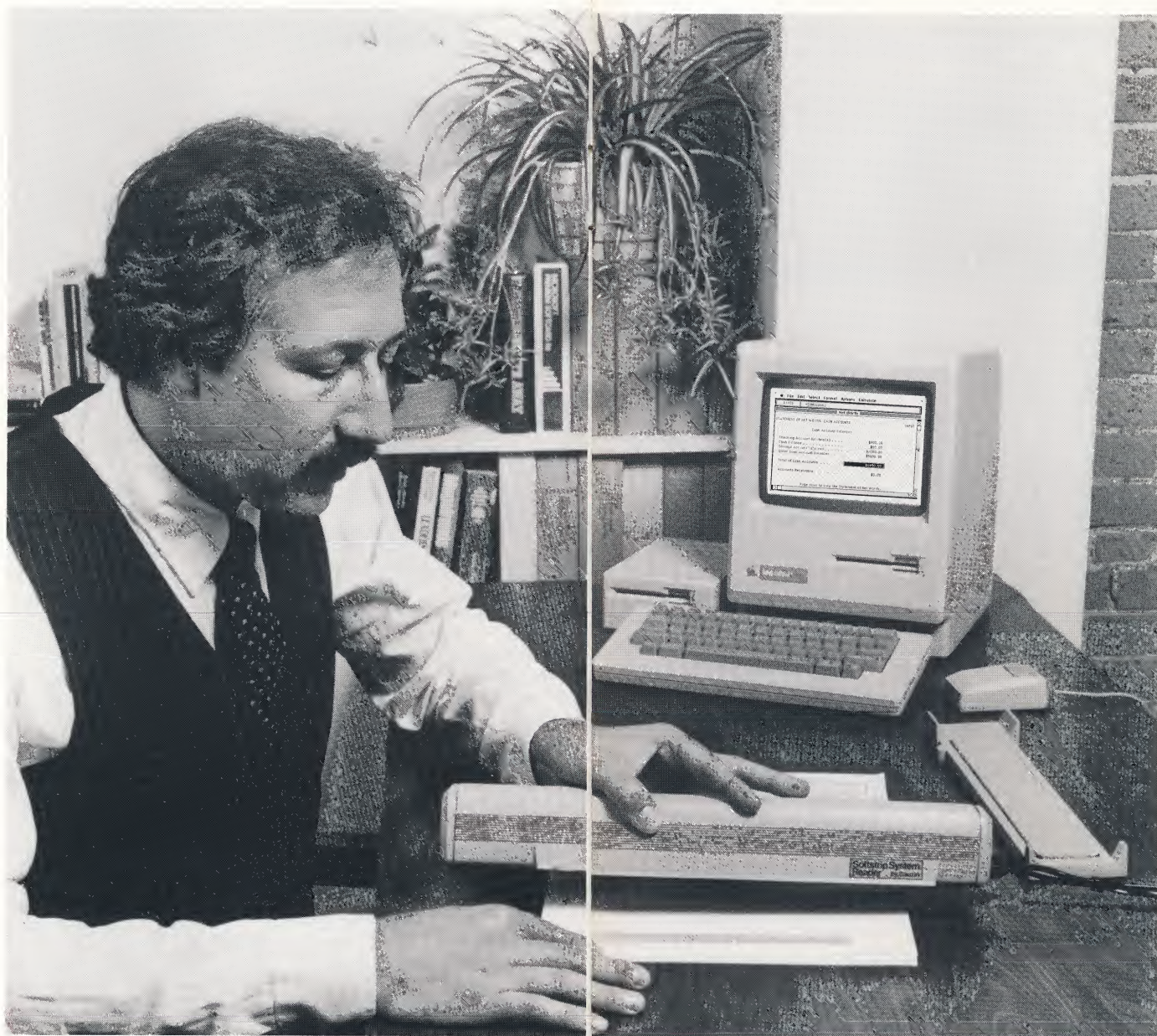
5	
1	
2	
3	
4	
5	
6	=loans
7	=chrg
8	=acctpay
9	=other
10	
11	=SUM(liab)
12	
13	
14	
15	
16	

5	
17	
18	Market Value
19	
20	0
21	0
22	0
23	0
24	0
25	0
26	0
27	0
28	0
29	0
30	0
31	
32	=SUM(R[-13]C:R[-1]C)
33	
34	
35	
36	0
37	0
38	0
39	0
40	0
41	0
42	0
43	0
44	0
45	0
46	0
47	
48	=SUM(R[-13]C:R[-1]C)
49	
50	
51	
52	0
53	0
54	0
55	0

9	
56	0
57	0
58	0
59	0
60	0
61	0
62	0
63	
64	=SUM(R[-13]C:R[-1]C)
65	
66	
67	
68	0
69	0
70	0
71	0
72	0
73	0
74	0
75	0
76	0
77	0
78	0
79	
80	=SUM(R[-13]C:R[-1]C)
81	
82	
83	
84	
85	
86	
87	
88	
89	
90	

6	
1	SUMMARY
2	
3	
4	
5	
6	
7	
8	
9	
10	
11	
12	
13	
14	
15	
16	

6	
17	Page 1
18	Current Bal.
19	
20	0
21	0
22	0
23	0
24	0
25	0
26	0
27	0
28	0
29	0
30	0
31	
32	=SUM(R[-13]C:R[-1]C)
33	Page 2
34	
35	
36	0
37	0
38	0
39	0
40	0
41	0
42	0
43	0
44	0
45	0
46	0
47	
48	=SUM(R[-13]C:R[-1]C)
49	Page 3
50	
51	
52	0
53	0
54	0
55	0



	6
56	0
57	0
58	0
59	0
60	0
61	0
62	0
63	
64	=SUM(R[-13]C:R[-1]C)
65	Page 4
66	
67	
68	0
69	0
70	0
71	0
72	0
73	0
74	0
75	0
76	0
77	0
78	0
79	
80	=SUM(R[-13]C:R[-1]C)
81	
82	
83	
84	
85	
86	
87	
88	

Reading NET WORTH

This data strip contains the NET WORTH worksheet for Microsoft Multiplan (version 1.01 or higher) on the Macintosh.

After you've read in the strip, the file will be on your data disk. From the Finder, double click on the NET WORTH icon. If Multiplan is also available, the file will be opened and run. From within Multiplan, choose Open from the File menu, select NET WORTH, and click the Open button.

NET WORTH
by Clark Fishback, Ted Reindal,
Chuck Pilgrim, Jim Riley
The Financial Advisor
Hayden Book Company
Copyright© 1985 by the authors.
All rights reserved.

File Edit Select Format Options Calculate			
R3206	Assets-1987		
Net Worth			
STATEMENT OF NET WORTH: JANUARY 1987			
ASSETS		LIABILITIES	
Cash	\$6450.00	Current Bills	\$550.00
Accts Receivable	\$0.00	Charge Cards	\$1500.00
Stocks & Bonds	\$40700.00	Loans & Mortgages ..	\$45000.00
Real Estate	\$90000.00	Accounts Payable	\$0.00
Life Insurance	\$0.00	Other Liabilities	\$0.00
Pension(s)	\$7500.00		\$0.00
Retirement Plan(s) ..	\$0.00		\$0.00
Furniture	\$16000.00		\$0.00
Miscellaneous	\$6200.00		\$0.00
Other Assets	\$175000.00		\$0.00
Total Assets	\$341850.00	Total Liabilities	\$47050.00
Net Worth (Total Assets less Total Liabilities)			\$294800.00

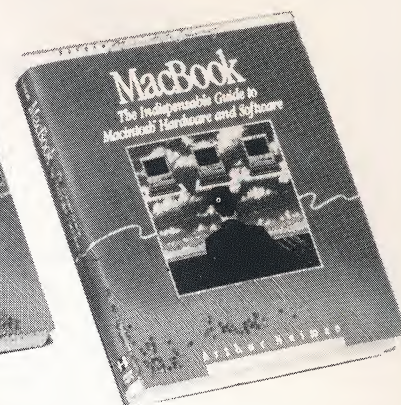
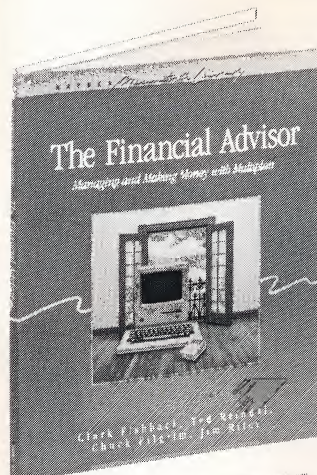
NET WORTH

3	
2	STATEMENT OF NET WORTH: CASH ACCOUNTS
3	
4	Cash Account Balances
5	
6	Checking Account Balance(s)
7	Cash Balance
8	Savings Account Balances
9	Other Cash Account Balances
10	
11	Total of Cash Accounts
12	
13	Accounts Receivable
14	
15	
16	Page down to view the Statement
17	STATEMENT OF NET WORTH: JANUARY 1987
18	ASSETS
19	
20	Cash
21	Accts Receivable
22	Stocks & Bonds
23	Real Estate
24	Life Insurance
25	Pension(s)
26	Retirement Plan(s) ..
27	Furniture
28	Miscellaneous
29	Other Assets
30	
31	Total Assets
32	Net Worth (Total Assets less Total Liabilities)
33	
34	

4	
2	
3	
4	
5	
6	
7	
8	
9	
10	
11	
12	
13	
14	
15	
16	
17	
18	
19	
20	=sumcash
21	=acctrec
22	=stbnds
23	=real
24	=ins-pensn-retire
25	=pensn
26	=retire
27	=furn
28	=othera
29	0
30	
31	=SUM(R20C4:R[-1]C)
32	
33	
34	
35	
36	
37	
38	
39	
40	

	5
2	
3	
4	
5	
6	0
7	0
8	0
9	0
10	
11	=SUM(cash)
12	
13	0
14	
15	
16	
17	
18	LIABILITIES
19	
20	Current Bills
21	Charge Cards
22	Loans & Mortgages ..
23	Accounts Payable
24	Other Liabilities
25	=
26	=
27	=
28	=
29	=
30	
31	Total Liabilities
32	
33	
34	
35	
36	
37	
38	
39	
40	

	6
2	INPUT
3	
4	
5	
6	
7	
8	
9	
10	
11	
12	
13	
14	
15	
16	
17	NET
18	
19	
20	0
21	=chrg
22	=loans
23	=acctpay
24	=otherl
25	0
26	0
27	0
28	0
29	0
30	
31	=SUM(R20C6:R[-1]C)
32	=assets-liab
33	
34	
35	
36	
37	
38	
39	
40	



TURN TO THE
HAYDEN
Macintosh
Library
TO GET YOU
WHERE YOU
WANT TO GO

THE FINANCIAL ADVISOR Managing and Making Money with Multiplan

By CLARK FISHBACK, TED REINDAL, CHUCK PILGRIM, and JIM RILEY. Multiply the financial uses of Multiplan and the Macintosh with this new book and disk package. *The Financial Advisor* is a comprehensive financial planning system that enables you to define your goals and determine precisely how they can be reached. Whether you are an executive, a small business manager, or the family planner, you will benefit from the advice and models in this book and the accompanying templates on disk. #7560-X \$49.95

INTRODUCTION TO MACINTOSH PASCAL An Apple Press Book

By JONATHAN D. SIMONOFF. Become fluent in Pascal programming on the Mac with this introduction that helps build programming skills with real-world applications. Learn how to design and link programs for practical desktop accessories (such as an electronic address book, automatic telephone dialer and more) and to exploit the full potentials of QuickDraw, the mouse, and sound capabilities. #6562-4 \$19.95

MACBOOK

The Indispensable Guide to Apple's Macintosh Computer

By ARTHUR NAIMAN. A one-stop source for every Macintosh owner who wants to maximize the use of his or her machine. First Naiman examines the assortment of printers, modems, and other hardware on the market. Then he moves on to a detailed critical assessment of the software available so that owners can better select programs suited to their needs. #6560-4 \$15.95

HAYDEN BOOK COMPANY

Dept. CS, 10 Mulholland Drive, Hasbrouck Heights, NJ 07604

Please send me the quantities indicated below:

_____ THE FINANCIAL ADVISOR (#7560-X) @ \$49.95

_____ MACBOOK (#6560-4) @ \$15.95

_____ INTRODUCTION TO MACINTOSH PASCAL (#6562-4) @ \$19.95

Please add \$2.50 per order for postage and handling.

I enclose check for \$_____ or charge my account: ☐ VISA ☐ MasterCard

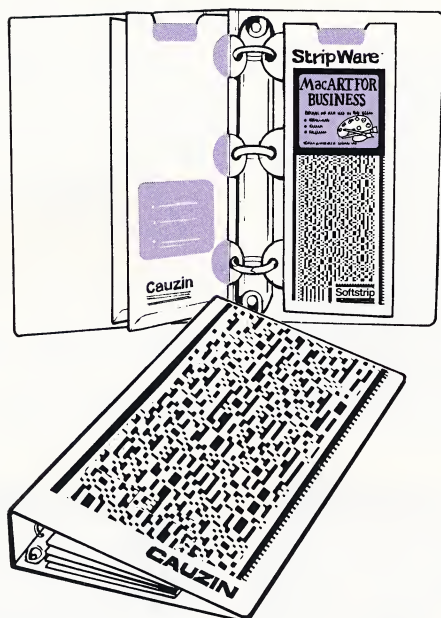
Acct. # _____ Exp. _____

Signature _____

Name _____

Address _____

City _____ State _____ Zip _____



GET ORGANIZED!

Order your Cauzin Softstrip™ System high quality binder today! Designed especially to hold Cauzin StripWare™ packages, communications program disk, and your data disk.

This attractive binder will help you keep track of your StripWare and disks, and makes a lovely addition to your bookshelf.

Available only through:
Cauzin Systems, Inc.
835 South Main Street
Waterbury, CT 06706

Send check or money order for \$12 to cover cost, postage and handling.

- Contains three professional Multiplan worksheets.
- Helps keep track of all your assets.
- LIABILITIES monitors the state of your financial health.
- Use financial planning to total-up your NET WORTH.

CAUZIN SYSTEMS, INC.
835 South Main Street
Waterbury, Conn. 06706
(203) 573-0150

850.1401

LIMITED WARRANTY

CAUZIN SYSTEMS, INC. (CAUZIN) warrants this package against defects in materials and workmanship for a period of 90 days from the date of original purchase.

If you discover a defect, CAUZIN will, at its option, either repair, replace, or refund the purchase price of this product at no charge to you, provided it is returned during the warranty period indicated above or any extended period(s) paid for by the user. Transportation charges should be prepaid, to the authorized dealer from whom you purchased it or to any other authorized CAUZIN dealer in the country.

You may obtain additional information from CAUZIN directly at the address printed on this certificate, or by calling (203) 573-0150. Please attach your name, address, telephone number, a description of the problem, and a copy of a bill of sale as proof of date of original purchase, to each product returned for warranty service.

This warranty applies only to products manufactured by or for CAUZIN, which can be identified by the CAUZIN

Cauzin StripWare™

trademark, trade name, or logo affixed to the product. CAUZIN does not warrant any product(s) that are not CAUZIN products. This warranty does not apply if the product has been damaged by accident, abuse, misuse or misapplication, has been modified without the written permission of CAUZIN, or if any CAUZIN serial number has been removed, altered, or defaced.

ALL WARRANTIES, EXPRESSED OR IMPLIED, INCLUDING WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE, ARE LIMITED IN DURATION TO 90 DAYS FROM THE ORIGINAL DATE OF PURCHASE. THERE ARE NO WARRANTIES WHICH EXTEND BEYOND THE DESCRIPTION ON THE FACE HEREOF.

THE WARRANTY AND REMEDIES SET FORTH ABOVE ARE EXCLUSIVE AND IN LIEU OF ALL OTHERS, ORAL OR WRITTEN, EXPRESSED OR IMPLIED. NO CAUZIN DEALER, AGENT, OR EMPLOYEE IS AUTHORIZED TO MAKE ANY MODIFICATION, OR ADDITION TO THIS

835 South Main Street
Waterbury, Connecticut 06706

WARRANTY.

CAUZIN IS NOT RESPONSIBLE FOR SPECIAL, INCIDENTAL, OR CONSEQUENTIAL DAMAGES RESULTING FROM ANY BREACH OF WARRANTY, OR UNDER ANY OTHER LEGAL THEORY, INCLUDING LOST PROFITS, DOWNTIME, GOODWILL, DAMAGE TO, OR REPLACEMENT OF EQUIPMENT AND PROPERTY, AND ANY COST OF RECOVERING, REPROGRAMMING OR REPRODUCING ANY PROGRAM OR DATA STORED IN OR USED WITH CAUZIN PRODUCTS.

Somes states do not allow the exclusion or limitation of incidental or consequential damages or limitations on how long an implied warranty lasts, so the above limitations or exclusion may not apply to you.

This warranty shall not be applicable to the extent that any provision of this warranty is prohibited by an federal, state or municipal law which cannot be preempted. This warranty gives you specific legal rights, and you may also have other rights which vary from state to state.